



SECTION 4

Housing Projects and Accomplishments



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Affordable Housing Report

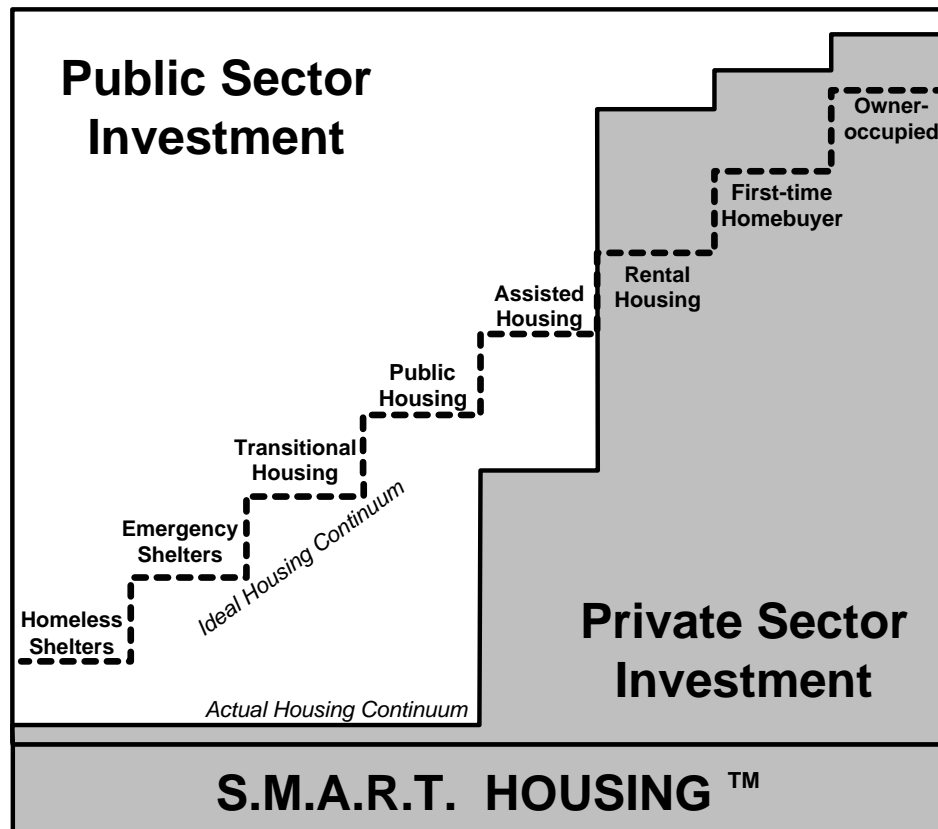
Federal Requirements: Evaluation of progress in meeting the specific objective of providing affordable housing, including the number of extremely low-income, low income, and moderate-income renter and owner households assisted in fiscal year 2007-08 and the number of households assisted with housing that meets the Section 215 definition of affordable housing for rental and homeownership. This summary of progress includes a comparison of actual accomplishments with proposed goals for the 2007-08 reporting period, efforts to address “worst-case needs,” and the accessibility needs of persons with disabilities.

CONTINUUM OF HOUSING		PROGRAMS/PROJECTS/ ACTIVITIES	FUNDING SOURCE	FY 2006-07 ACTUAL CARRY FORWARD	FUNDING FY 2007-08	Amount Available	TOTAL AMOUNT EXPENDED FY 07-08	PROJECTED HH SERVED	ACTUAL HH SERVED
Homeless/ Emergency Shelter Services	1	ARCH Operations and Maintenance	ESG	\$0	\$217,087	\$217,087	\$217,087	7,000	7,968
	2	Communicable Disease Unit: Homeless Essential Services	ESG	\$0	\$43,000	\$43,000	\$43,000	35	49
	3	Housing and Benefits Specialist for Persons Defined as Chronically Homeless	ESG	\$0	\$52,672	\$52,672	\$52,672	43	44
Assisted Housing	1	Tenant-Based Rental Assistance	HOME HOME PI HTF	\$218,421 \$0 \$239,105	\$479,333 \$0 \$70,000	\$697,754 \$0 \$309,105	\$371,983 \$0 \$115,294	125	124
	2	HOPWA: Rent, Mortgage, Utility Assistance	HOPWA	\$101,290	\$576,379	\$677,669	\$985,94	400	359
	3	Residential Support Services	HOPWA	\$0	\$264,679	\$264,679	\$264,679	86	47
	4	Permanent Housing Placement Services	HOPWA	\$0	\$77,532	\$77,532	\$77,532	150	80
Rental Housing	1	Rental Hsg. Development Assistance	HOME	\$1,534,663	\$302,342	\$1,837,005	\$0	150	161
			HOME (CHDO)	\$1,105,324	\$1,197,658	\$2,302,982	\$1,964,271		
			PI (HOME)	\$8,897	\$0	\$8,897	\$0		
			GF-CIP	\$1,000,000	\$0	\$1,000,000	\$24,667		
			GO Bonds	\$3,000,000	\$5,100,000	\$8,100,000	\$3,592,197		
			CDBG	\$325,328	\$201,768	\$527,096	\$0		
			PI (CDBG)	\$40,752	\$0	\$40,752	\$0		
			GF	\$0	\$97,763	\$97,763	\$97,763		
			UNO HTF	\$358,018	\$625,228	\$983,246	\$0		
			HTF	\$1,985,395	\$944,509	\$2,929,904	\$2,313,648		
	2	Architectural Barrier Removal	CDBG GF	\$124,205 \$0	\$235,205 \$85,121	\$359,410 \$85,121	\$261,168 \$85,121	90	99
	3	Anderson Hill Redevelopment (Rental)	GF-CIP	\$0	\$0	\$0	\$0	0	0
Homebuyer Services	1	Down Payment Assistance	HOME	\$1,530,185	\$0	\$1,530,185	\$1,428,370	50	71
			HOME PI	\$195,022	\$76,112	\$271,134	\$243,188		
			ADDI	\$0	\$101,815	\$101,815	\$101,815		
			HTF	\$30,184	\$0	\$30,184	\$19,996		
	2	Acquisition & Development	CDBG	\$518,903	\$243,924	\$762,827	\$610,198	55	36
			CDBG - Rev. Loan	\$6	\$549,550	\$549,556	\$544,267		
			HOME	\$536,754	\$1,464,900	\$2,001,654	\$963,960		
			HOME (CHDO)	\$487,978	\$233,847	\$721,825	\$0		
			PI (HOME)	\$0	\$537,651	\$537,651	\$537,651		
			HOME Match	\$566,280	\$4,409	\$570,689	\$1,924		
			GF-CIP	\$1,692,832	\$0	\$1,692,832	\$272,801		
			GF	\$0	\$62,179	\$62,179	\$62,179		
			GO Bonds	\$2,000,000	\$3,400,000	\$5,400,000	\$832,405		
	3	CHDO Operations Loans	HOME	\$125,247	\$125,000	\$250,247	\$175,000	12	6
	4	Anderson Hill Redevelopment	PI HOME	\$1,044,012	\$0	\$1,044,012	\$0	10	0
			PI CDBG	\$76,567	\$0	\$76,567	\$0		
	5	Juniper Olive Street Housing Project	PI (CDBG)	\$218,413	\$0	\$218,413	\$0	13	2
Owner-Occupied	1	Architectural Barrier Program (Owner)	CDBG GF	\$800,529 \$0	\$533,520 \$397,253	\$1,334,049 \$397,253	\$713,418 \$289,300	360	277
	2	Emergency Home Repair Program	CDBG GF	\$190,559 \$0	\$855,000 \$195,000	\$1,045,559 \$195,000	\$517,754 \$162,157	550	509
	3	Homeowner Rehabilitation Loan Program	CDBG	\$0	\$99,715	\$99,715	\$99,715	25	18
			CDBG - Rev. Loan	\$624,761	\$100,926	\$725,687	\$152,091		
			PI (HOME)	\$106,972	\$55,734	\$162,706	\$4,457		
	4	Materials Grants Program	HOME	\$2,538,291	\$0	\$2,538,291	\$1,034,132	30	29
			HTF	\$27,839	\$28,491	\$56,330	\$56,330		
	5	Lead Hazard Control Grant - Healthy Homes	LEAD	\$3,666,618	\$0	\$3,666,618	\$818,401	90	53
Other Funded Housing Projects	1	S.M.A.R.T.™ Housing Review Team	GF-CIP EDI AE - GF-CIP	\$0 \$84,179 \$0	\$693,280 \$0 \$68,000	\$693,280 \$84,179 \$68,000	\$434,704 \$10,686 \$68,000	1,750	3,473
	2	Voluntary Compliance Agreement	GF-CIP	\$34,000	\$44,000	\$78,000	\$0	1,500	1,950
	3	Tax-Exempt Bond Program	Bonds	\$0	\$0	\$0	\$0	60	323
	4	Holly Good Neighbor Program	Austin Energy	\$656,943	\$550,000	\$1,206,943	\$122,372	15	8
TOTAL Households Served: All Housing Programs/ All Funding Sources *				\$27,794,472	\$20,990,582	\$48,785,054	\$20,356,947	12,599	15,686
*These financial number totals do not include Administration costs.									

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Continuum of Housing

The Housing Continuum established in the fiscal year 2000-2005 Consolidated Plan remains a valid tool for classifying housing needs. As strategies to address the housing needs were discussed, it became clear these issues cluster around each stage of the housing continuum. In an effort to coordinate services, improve housing services for City of Austin residents, and better leverage housing resources, the City of Austin developed a continuum of housing services.



Neighborhood Housing and Community Development - Continuum of Housing

This Continuum serves as the framework for investment to coordinate housing programs through the community and to assist residents in moving into the private housing market. The continuum uses S.M.A.R.T. Housing™ as its foundation and extends across eight categories: homelessness, emergency shelter, transitional housing, public housing, assisted housing, rental housing, homebuyer housing, and owner-occupied housing.

The City uses this framework to assess housing needs and encourage the development of programs to address gaps or complement private and non-profit sector activities. Coordination of services in order to create a “stairway to self-sufficiency” serves as the foundation of an investment strategy for housing activities. This housing

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continuum provides a framework for collaboration and partnerships among formerly competing interests. After review of community needs and HUD's definition of prioritization, the City determined that each category of the Housing Continuum is considered a high priority for funding.

S.M.A.R.T. Housing™ Initiative

The City of Austin's S.M.A.R.T. (Safe, Mixed- Income, Accessible, Reasonably-Priced, Transit- Oriented) Housing™ Initiative creates "reasonably priced" housing units that meet Green Building standards. The S.M.A.R.T. Housing™ Initiative offers 100 percent fee waivers for developments in which at least 40 percent of the units meet the "reasonably priced" standard, by serving households 80 percent or below of median family income (MFI) who spend no more than 30 percent of their gross income on housing.

The City's goal is for at least 40 percent of all S.M.A.R.T. Housing™ units to be reasonably priced. Staff attains this goal by providing City assistance with faster plan reviews, fee waivers, and advocacy for applicants. Staff also provides affordability impact statements detailing the potential impact of proposed ordinances, plans and rules on housing affordability. Fees waived for S.M.A.R.T. Housing™ developments include zoning, site plan, subdivision, building permit, construction inspection, and capital recovery fees. The annual fee waiver authorization for S.M.A.R.T. Housing™ is 1,500 service units. A single-family home constitutes one service unit equivalent. A multi-family unit generally equals 1/4 to 1/3 service unit equivalent due to the lower per-unit cost of capital recovery fees.

S.M.A.R.T. Housing™ encourages developers to provide a percentage of reasonably priced housing by offering development fee waivers, special development review times, and advocacy. While the initial benefit is directed to the developer, the ultimate benefit goes to the families that move into this housing, the neighborhood in which it is built, and to the City of Austin as a whole. High quality, reasonably priced housing - both for homeownership and rental - has a major impact on the social and economic health of a city.

The City of Austin's S.M.A.R.T. Housing Policy Initiative was selected as an International Best Practice for the 2006 International City/County Management Association (ICMA) Symposium in Rotorua, New Zealand. At that symposium, NHCD presented: "S.M.A.R.T. Housing™: A Strategy for Producing Affordable Housing at the Local Level."

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Affirmatively Furthering Fair Housing Report

Federal Guideline: Affirmatively Furthering Fair Housing: Outline actions taken to affirmatively further fair housing, summary of impediments to fair housing choice in the Analysis of Impediments (AI), and identify actions taken to overcome effects of impediments identified in the AI.

Impediments to Fair Housing Update is reported by the City in the Action Plan and CAPER to report on progress made towards the Analysis of Impediments to Fair Housing review completed for the 2004-09 Consolidated Plan. The analysis, done by an independent consultant, was a review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The analysis made a series of recommended actions for the City to take to make progress towards eliminating the impediments to fair housing. The table below outlines progress made towards those recommended actions.

IMPEDIMENT	RECOMMENDED ACTIONS
1. Lack of accessible housing to meet the need of the disabled community in Austin.	
	a. The City should provide education on accessibility and how to comply with the Fair Housing Act and the American Disability Act (ADA) standards.
The City of Austin Equal Employment Fair Housing Office (EEFHO) provides enforcement, education, and inspections of properties for compliance with the Fair Housing Act. The City provides financial resources to the Austin Tenants' Council to provide Renters' Rights and Fair Housing Counseling, and the City's S.M.A.R.T. Housing™ program has accessibility standards for residential development. The City funds a third-party contractor to perform accessibility review and inspection for City-funded multi-family development. City staff inspects for compliance with Visitability Ordinance standards, adopted in October 1998 and revised in January 2004 and June 2005, for City-assisted single-family homes, duplexes and triplexes. The City's EEFHO and Human Rights Commission also work to inform the public of their rights. In addition, City staff work on capacity building with the following groups: Mayor's Committee for People with Disabilities, Austin Tenant's Council, Human Rights Commission, Mayor's Mental Health Task Force, the Community Housing Development Organization (CHDO) Roundtable and the Homeless Task Force.	
	b. The City should adopt the 2003 International Building Code or an equivalent, with similar requirements, in order to enforce the accessibility standards on developers and builders.
The City Council adopted the 2003 International Building code on December 15, 2005. All building permit applications filed after December 31, 2005 are subject to the accessibility provisions of the	

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2003 International Building Code Accessibility Standards. In 2008, the City Council expanded some of the elements of the Visitability Ordinance to apply to all new single-family homes and duplexes. These regulations will include wider door width for at least one first floor bathroom as well as blocking behind the bathroom walls for future grab bar installation. These new visitability regulations are amendments to the 2006 International Residential Code, and will impact residential permit applications filed after January 1, 2009.

c. The City should offer incentives to get private developers to plan their construction process in anticipation of future conversions for accessibility.

The S.M.A.R.T. Housing™ Initiative, adopted in April 2000, creates incentives for private and non-profit developers to build reasonably priced single-family and multi-family housing. S.M.A.R.T. Housing™ has requirements for accessibility and visitability standards that reduce future costs for retrofitting existing housing for people with disabilities.

2. Lack of affordable housing in Austin

a. The City should continue the production of affordable housing units in existing low-income neighborhoods through the Austin Housing Finance Corporation (AHFC) and the Neighborhood Housing and Community Development Office (NHCD).

The fiscal year 2004-09 Consolidated Plan states in the Neighborhood Priority section: A significant component of Austin's housing strategy for the next five years will be implementing housing affordability components of neighborhood plans and master plans adopted by the City Council in recent years.

NHCD works to respond to the housing affordability components of adopted neighborhood plans and City task force reports on gentrification mitigation by providing S.M.A.R.T. Housing™ incentives and other housing program resources for single-family and multi-family developments. In addition, NHCD offers a range of housing services, including down payment assistance, to implement the affordable housing goals of the respective plans and task force reports.

Efforts in areas without adopted neighborhood plans or master plans may also be in priority neighborhoods. Priority neighborhoods are defined by the amount of eligible census tracts in each neighborhood area. HUD defines priority neighborhoods as census tracts with:

- 50 percent or more of its households with incomes at 80 percent or below of MFI, or
- a poverty rate of at least 25 percent

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	b. The City should work towards increasing affordable housing in census tracts that currently do not provide affordable housing for low-income citizens.
As stated above, NHCD has a number of strategies to create and retain affordable housing opportunities in Austin. Many of these projects are centered on low-income areas, but the S.M.A.R.T. Housing™ program has many projects that offer reasonably-priced housing available to low- and moderate-income households in higher income areas. The Affordable Housing Incentives Task Force also recommended a priority of “geographic dispersion” to the Austin City Council for all affordable housing funded by the City of Austin.	
	c. The City should work with local employers to design and implement Employer-Assisted Housing Programs.
At the current time, the City has no proposed projects to provide employer-assisted housing. However, the City will continue to explore the issue in the upcoming housing market analysis.	
3. Discrimination of minorities in housing rental and sales market.	
	a. The City should work with other agencies to increase the fair housing knowledge of the public.
The Mayor’s Committee for People with Disabilities was formed to increase coordination between the following departments: Transportation, Planning and Sustainability, Health and Human Services Department (HHSD), NHCD, Parks and Recreation, Aviation, Office of the Police Monitor, Austin Police and Fire, City Auditor. NHCD also works with the Mayor’s Committee, the Human Rights Commission and the Austin Tenants’ Council to increase fair housing knowledge.	
4. Misconception by property managers concerning family occupancy standards.	
	a. The City should work with other agencies to increase the knowledge that family occupancy standards do not exist.
The City’s Equal Opportunity/Fair Housing Office works to inform the public of their rights, and the Austin Tenants’ Council works directly with renters and homeowners about their rights.	
5. Lack of accessibility or adaptability requirements in the current Austin building code.	
	a. The City should adopt the 2003 International Building Code and review and inspect based on this standard.
The City Council adopted the 2003 International Building Code on December 15, 2005.	

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IMPEDIMENT	RECOMMENDED ACTIONS
6. Predatory lending practices.	
	a. The City should provide education on the hazards of this type of lending.
In fiscal year 2006-07, AHFC began a housing counseling program, Housing Smarts that provides homebuyer counseling, foreclosure prevention education, and education regarding predatory lending. The City also discourages predatory lending by requiring all households that participate in the Down Payment Assistance Program and Mortgage Credit Certificate Program to secure fixed-rate mortgages at prevailing interest rates.	
7. Disparity in lending practices.	
	a. The City should work with lenders to expand homeownership and credit counseling classes to the public.
The NHCD Housing Information and Referral Program informs people of the HUD-approved list of credit counselors through phone referrals, emails and information on NHCD's website. AHFC's housing counseling program, Housing Smarts, actively markets to local lenders and real estate professionals to raise awareness about the program.	
8. Failure of mortgage lenders to offer products and services to very low-income and minority census tracts people (characteristics similar to traditional redlining).	
	a. The City should work to leverage federal housing funds through partnerships with lending institutions that provide funding which encourages renewed investment in deteriorated neighborhoods.
In fiscal year 2007-08, \$15,925,038 was leveraged through federal funding sources CDBG and HOME, and \$12,579,440 was leveraged using non-federal funding sources to provide affordable housing opportunities.	
9. Insufficient financial literacy education.	
	a. The City should work with agencies to provide financial literacy education to the public.
The NHCD Housing Information and Referral Program informs people of the HUD-approved list of credit counselors through phone referrals, emails and information on NHCD's website. AHFC will continue to offer its housing counseling program, Housing Smarts, to residents of the City of Austin with household incomes at 80 percent or below of MFI. A key component of the program is financial literacy.	

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10. Insufficient income to afford housing.	
	a. The City should continue to work to expand job opportunities.
In fiscal year 2007-08, NHCD provided economic development opportunities to create 49 jobs through the following programs: Neighborhood Commercial Management Program, Community Development Bank, and the East 11 th and 12 th Street Revitalization.	

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Federal Guideline: Evaluate progress in meeting its specific affordable housing objectives, including:

- a) Comparison of proposed numeric goals (from the consolidated plan and annual action plan) with the actual number of extremely low income, low income, and moderate income renter and owner households assisted during the reporting period.**

For all demographic information, including income levels served, see the demographic report in Appendix I.

- b) Report the number of households served meeting the Section 215 requirements of affordable housing (essentially meeting the definitions in 24 CFR 92.252 and 92.254 for renters and owners, respectively).**

All households served by housing programs are reported in the housing activity tables later in this section.

- c) Description of efforts to address worst case needs (defined as low-income renters with severe cost burden, in substandard housing, or involuntarily displaced).**

NHCD has several programs that serve worst case needs. The Architectural Barrier Removal Program provides much needed accessibility modifications for both low-income owners and renters. The Tenant Based Rental Assistance program provides rental housing subsidies and security deposits to households earning 50 percent or less of MFI, or \$35,550 a year for a family of four. The Rental Housing Development Assistance program provides funding for non-profit and for-profit developers to rehabilitate or newly construct affordable rental housing for low-income households. Details about these programs can be found in the housing activity tables later in this section.

- d) Description of efforts to address the accessibility needs of persons with disabilities.**

Architectural Barrier Removal Program

The Architectural Barrier Removal Program provides accessibility modifications, such as wheel chair ramps and bathroom modifications, for low-income and severely disabled owners and renters. See the Housing Activity tables in this section for more details about this program.

S.M.A.R.T. Housing™

The City's S.M.A.R.T. Housing™ program provides incentives for developers to provide affordable housing throughout the City. In addition to S.M.A.R.T. Housing™ units

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developed by private developers, all housing funded by NHCD must be S.M.A.R.T. Housing™ certified.

Requirements for S.M.A.R.T. Housing™ include the following for multi-family:

- 10 percent of all multi-family units must be accessible and certain number of parking spaces must be accessible;
- An accessible route is required to connect the accessible parking spaces to the accessible and adaptable first floor units and the common areas;
- Accessible entrances, doorways, and bathrooms are required in the accessible first floor units;
- Safe refuge areas are required for accessible units that are located above the first floor (particularly in buildings with elevators).

Requirements for S.M.A.R.T. Housing™ include the following for single-family, duplexes, or triplexes:

- A first-story accessible entrance door, accessible interior doorways that include lever handles, and hallways on the first floor.
- A dwelling unit located on the first story must be designed and constructed with a toilet room on the first story that contains a toilet and a lavatory. The room's walls must be reinforced to allow for easy conversion to grab bars.
- Each light switch, thermostat, or plug receptacle located on the first story of a dwelling unit reachable to someone in a wheelchair.

(For more information, see the S.M.A.R.T. Housing™ Guide:
<http://www.ci.austin.tx.us/housing>)

Voluntary Compliance

The City of Austin entered a Voluntary Compliance Agreement, in 1997, with HUD and the local disability rights advocacy group, ADAPT, to ensure that the City continued to comply with the requirements of Section 504 and Title II of the Americans with Disabilities Act. The Agreement required annual review or inspection of at least four multi-family developments governed by Section 504, the Americans with Disabilities Act, the Fair Housing Act, or the Architectural Barriers Act. In addition, the Agreement required that at least 20 sites be inspected during the five years of the Agreement. HUD released the City from the agreement in 2002 because the City met or exceeded all of the requirements.

In addition, the City adopted visitability standards in 1998 that required a level of accessibility for all new single-family, two-family, and three-family homes receiving City assistance. This standard was incorporated into the S.M.A.R.T. Housing™ Policy first adopted in 2000.

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In 2005, the City of Austin adopted the 2003 International Building Code that federal enforcement agencies have deemed in compliance with federal accessibility requirements. Since that adoption, the need for a separate accessibility inspection has decreased dramatically since the new code requires compliance with multi-family accessibility standards that match Fair Housing Act requirements. Applications for new multi-family buildings that entered the City permit process after December 31, 2005, have significantly fewer accessibility violations at final inspection stage, and the length of time needed to correct violations has been compressed as well.

In 2008, the City Council expanded some of the elements of the Visitability Ordinance to apply to all new single-family homes and duplexes. These regulations will include wider door width for at least one first floor bathroom as well as blocking behind the bathroom walls for future grab bar installation. These new visitability regulations are amendments to the 2006 International Residential Code, and will impact residential permit applications filed after January 1, 2009.

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